

# PODCAST "AMSTERDAMSE HANDELSGEEST" (AMSTERDAM'S TRADING CULTURE) - FROM THE GOLDEN AGE TO NOW

## Episode 1: Living in the 19th Century and Now

Welcome to "Amsterdamse Handelsgeest", a podcast by Lexence in honour of Amsterdam's 750th anniversary. "Amsterdamse Handelsgeest" (Amsterdam's Trading Culture) refers to Amsterdam's historical tradition of entrepreneurship, innovation, and pragmatic trading that has driven its success as a hub of global commerce. My name is Hidde Bruinsma, and in this episode we dive into Amsterdam's housing conditions through the centuries. How has the city dealt with housing shortages and improving the quality of life of its inhabitants? Today, we discuss this with two experts: Frank Smit, architect and author of "Van Amsterdamse Huizen", and Marieke van Schie, lawyer-partner at Lexence and specialising in rental law.

**Hidde Bruinsma:** Frank, we heard in the introduction how housing conditions were very poor in the 19th century, especially for the poorer inhabitants of Amsterdam. Can you tell us more about how the average Amsterdam citizen lived around 1850?

**Frank Smit:** Amsterdam was very poor in those days, and there was a big difference between rich and poor. Many poor families lived in the Jordaan under miserable conditions. Around 50,000 people lived in the Jordaan at that time, often in one-room houses. These houses had no sewers, no clean water, and there was often only one bed that stayed continuously warm because it was shared by several family members. Diseases such as typhoid and cholera were constantly lurking.

**Hidde Bruinsma:** Did everyone live so poorly, or was there a middle class too?

**Frank Smit:** There was definitely a big difference between rich and poor. While the workers lived in neighbourhoods like the Jordaan, the richer population moved away from the city centre, away from the smelly canals, into districts like the Vondelbuurt and the Plantage. At the same time, 19th-century neighbourhoods such as De Pijp and the Kinkerbuurt were also created to accommodate the influx of new workers.

**Hidde Bruinsma:** Marieke, these are obviously conditions we can hardly imagine now. What role does legislation play in ensuring better living conditions?

**Marieke van Schie:** Fortunately, we have made tremendous progress thanks to legislation. The 1901 Housing Act was crucial as it introduced minimum requirements for the construction and maintenance of housing. In addition, since 1994 we have had the housing valuation system, which ensures that there is a direct link between the quality of a property

and the rent that can be charged. The current system aims to ensure a good balance between quality and price.

**Hidde Bruinsma:** Frank, you mentioned earlier the Association for the Benefit of Working Classes, an organisation that played an important role in improving housing conditions in the 19th century. What can you tell us about this association?

**Frank Smit:** The Society for the Benefit of the Working Classes was a philanthropic organisation founded by wealthy entrepreneurs such as Van Eeghen, who was also involved in the construction of the Vondelpark. These benefactors wanted to contribute to better housing conditions for workers, partly out of self-interest because healthy and well-housed workers were more productive. The association built affordable housing, setting an example of how the situation could be improved.

**Hidde Bruinsma:** So there was not only building from philanthropy, but there was also a business motivation?

**Frank Smit:** Absolutely, it was a combination of social responsibility and economic gain. The houses were financed by low-interest loans, so it was also a revenue model. But most importantly, these initiatives set an example for others to follow. Eventually, many of these philanthropic associations were taken over by the municipality when they realised the importance of social housing.

**Hidde Bruinsma:** Marieke, how do you see the relationship between landlords and tenants today? Are landlords still focused on social responsibility, as they were then?

**Marieke van Schie:** Most landlords do indeed recognise their social role. They don't just want to make a profit, they also want to provide good housing. The housing valuation system ensures that the rent is proportional to the quality of the property. The Affordable Rent Act, introduced on 1 July this year, seeks to create more housing in the middle segment. This is important, especially in a city like Amsterdam, where the housing shortage is high and affordable rental housing is scarce.

**Hidde Bruinsma:** Do you think we in the Netherlands are an example for other countries when it comes to rent protection?

**Marieke van Schie:** Yes, the Dutch system is unique in the degree of rent protection. In many other countries, you can evict a tenant much easier. Here in the Netherlands this is not so easy, which ensures stability in the rental market. Foreign investors often find it difficult to understand that you can't just get rid of a tenant, but that is precisely what is meant to protect tenants.

**Hidde Bruinsma:** Frank, you mentioned earlier that many neighbourhoods like De Pijp were built to accommodate the increasing population. How do you see the future of living in Amsterdam?

**Frank Smit:** Amsterdam is still a popular place to live, and demand for housing continues to rise. This is causing house prices to rise, leading to speculation. In the 19th century, we faced a huge influx of people because of the industrial revolution, and now we are seeing something similar, but for different reasons. Amsterdam has become an attractive city to live in, which only adds to the pressure on the housing market.

**Hidde Bruinsma:** Marieke, how do you see the future of rental law and the housing market in Amsterdam?

**Marieke van Schie:** With the new Affordable Rent Act, we hope that more housing in the middle segment will become available, but many landlords say the margins are too small and are considering selling their properties. This may lead to a contraction in the number of rental properties, which will only increase the pressure on the free sector. The question remains whether we can build enough to really solve the housing shortage.

**Hidde Bruinsma:** That sounds like a challenge. Do you think the Affordable Rent Act is enough to solve the problems?

**Marieke van Schie:** The law is helping, but it remains to be seen whether it is enough. Building new housing remains crucial. Demand for housing continues to grow, and we will have to see if construction plans can be implemented fast enough to alleviate the housing shortage.

**Hidde Bruinsma:** That brings us to the end of this episode of Amsterdam's Trading Culture. Many thanks to my guests, Frank Smit and Marieke van Schie. Follow us for more episodes in which we celebrate Amsterdam's 750-year history. Until next time!